

Information to identify the case:

Debtor 1	<u>Richard S. Skowronski Sr.</u>	Social Security number or ITIN	xxx-xx-0286
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<u>Alma F. Skowronski</u>	Social Security number or ITIN	xxx-xx-7237
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 14-23525-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard S. Skowronski Sr.

Alma F. Skowronski

12/18/19

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Richard S. Skowronski, Sr.
 Alma F. Skowronski
 Debtors

Case No. 14-23525-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: nsha
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.
 db/jdb

cr +Richard S. Skowronski, Sr., Alma F. Skowronski, 111 Lawrence Avenue,
 Pittsburgh, PA 15238-2713
 +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor,
 Pittsburgh, PA 15212-5860
 13914404 +AAA East Central, AAA East Central Internet, Membership Sales, 5900 Baum Blvd.,
 Pittsburgh, PA 15206-3803
 13914407 County of Allegheny, c/o Jordan Tax Service, PO Box 200, Bethel Park, PA 15102-0200
 13952874 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13914408 Cuna Mutual Group, CMFG Life Insurance Company, PO Box 61, Waverly, IA 50677-0061
 13914414 +First Health & Life Insurance Company, Express Scripts, PO Box 14734,
 Lexington, KY 40512-4734
 13914415 +Fox Chapel Area School District, c/o Jordan Tax Service, 102 Rahway Road,
 Canonsburg, PA 15317-3349
 14005161 +Fox Chapel Area School District, c/o Giuffre Law Office, 221 Commercial Ave., Suite 200,
 Pittsburgh, PA 15215-3054
 13914416 +Fox Chapel Authority, 255 Alpha Drive, Pittsburgh, PA 15238-2944
 13914417 +Giuffre Law Offices, 221 Commercial Avenue, Pittsburgh, PA 15215-3054
 13914418 +Lincoln National Life Insurance Company, Customer Service - Concord, One Granite Place,
 PO Box 515, Concord, NH 03302-0515
 14054194 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
 13914420 New Era Life Life Insurance Companies, PO Box 4884, Houston, TX 77210-4884
 13914422 North Districts Community, PO Box 4519, Carol Stream, IL 60197-4519
 13916362 +PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101-4982
 13914423 PNC Bank, PO Box 856177, Louisville, KY 40285-6177
 13914425 Teachers Insurance and Annuity Association, 730 Third Ave., New York, NY 10017-3206
 13952875 +Township of O'Hara, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor,
 Pittsburgh, PA 15219-6101
 13914426 +Township of O'Hara, c/o Jordan Tax Service, 102 Rahway Road, Canonsburg, PA 15317-3349
 13914427 Well Care Prescription Plan, Well Care Member Reimbursement Dept., PO Box 31577,
 Tampa, 33631-3577
 13914428 +Wyndham Resort Development Corp., PO Box 724695, Los Angeles, CA 90074-0001

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 19 2019 03:15:41 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr EDI: RECOVERYCORP.COM Dec 19 2019 07:58:00 Recovery Management Systems Corporation,
 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
 13914405 EDI: BANKAMER.COM Dec 19 2019 07:58:00 Bank of America N.A., P.O. Box 15222,
 Wilmington, DE 19886-5222
 13944108 +EDI: BANKAMER.COM Dec 19 2019 07:58:00 Bank of America, N.A.,
 7105 Corporate Drive PTX-B-209, Plano, TX 75024-4100
 13914406 +EDI: COMCASTCBLCENT Dec 19 2019 07:58:00 Comcast, 15 Summit Park Drive,
 Pittsburgh, PA 15275-1102
 13914409 EDI: DIRECTV.COM Dec 19 2019 07:58:00 Directv, PO Box 6550, Englewood, CO 80155-6550
 13914410 EDI: DISCOVER.COM Dec 19 2019 07:58:00 Discover, PO Box 6103,
 Carol Stream, IL 60197-6103
 13918151 EDI: DISCOVER.COM Dec 19 2019 07:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 13914411 E-mail/Text: kburkley@bernsteinlaw.com Dec 19 2019 03:16:22 Duquesne Light Company,
 Payment Processing Center, PO Box 67, Pittsburgh, PA 15267-0001
 13966021 +E-mail/Text: kburkley@bernsteinlaw.com Dec 19 2019 03:16:22 Duquesne Light Company,
 c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,,
 Pittsburgh, PA 15219-1945
 13963676 EDI: PRA.COM Dec 19 2019 07:58:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13944980 EDI: RECOVERYCORP.COM Dec 19 2019 07:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13914412 EDI: USBANKARS.COM Dec 19 2019 07:58:00 Elan, Cardmember Services, PO Box 790408,
 Saint Louis, MO 63179-0408

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Allegheny County
 cr BANK OF AMERICA, N.A.
 cr Bank of America, N.A.
 cr Duquesne Light Company
 cr Nationstar Mortgage LLC d/b/a Mr. Cooper
 cr Township of O'Hara

District/off: 0315-2

User: nsha
Form ID: 3180W

Page 2 of 2
Total Noticed: 35

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cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
Dallas, TX 75261-9741)
13914419* +Lincoln National Life Insurance Company, Customer Service - Concord, One Granite Place,
PO Box 515, Concord, NH 03302-0515
13914421* New Era Life Insurance Companies, PO Box 4884, Houston, TX 77210-4884
13914424* PNC Bank, PO Box 856177, Louisville, KY 40285-6177
13914413 ##+Equitable Gas Company, Peoples, PO Box 6766, Pittsburgh, PA 15212-0766
TOTALS: 6, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 18, 2019 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor BANK OF AMERICA, N.A. andygornall@latouflawfirm.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Township of O'Hara jhunt@grblaw.com,
cnoroski@grblaw.com
Jeffrey R. Hunt on behalf of Creditor Allegheny County jhunt@grblaw.com, cnoroski@grblaw.com
Kenneth Steidl on behalf of Joint Debtor Alma F. Skowronski julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Kenneth Steidl on behalf of Debtor Richard S. Skowronski, Sr.
julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com,
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com
Stuart P. Winneg on behalf of Creditor Bank of America, N.A. swinneg@udren.com,
cblack@udren.com

TOTAL: 13